

Vision: Housing & Neighborhood Environment

We envision a vibrant, self-sustaining community that is desirable, accessible, and provides a stable and diverse living environment, in which people want to live, work, shop and play

Community Concerns

When community residents undertook the needs and assets analysis (SWOT analysis) of Zone neighborhoods, a number of needs were identified in the areas of housing and neighborhood environment. These include:

- Increased home ownership
- Housing rehabilitation/restoration
- Capital/resources/incentives to improve structures
- Environmental clean-up/beautification
- Conservation of historic structures
- Community multi-purpose facilities/recreational opportunities/greenspace
- Senior housing/assisted living
- Infrastructure repair

Baseline: Existing Conditions

The needs identified by residents are supported by data on the existing conditions in the Zone. This data makes a compelling case for the package of programs included in the strategic plan, and the programs are designed to have a direct impact on these conditions.

- *Home ownership rates are extremely low*—Of the 25,257 housing units, only 17.6% are owner occupied. Only 16% of all units are detached single-family structures.
- *There is a significant amount of housing stock in need of rehabilitation*—Fifty-nine percent of the housing units were built before 1939 and 14% of all units are vacant.
- *There are high concentrations of public and assisted housing*—Twenty-five percent of all housing units are subsidized units, including

public housing, project-based Section 8 units and units with tenant-based rental assistance.

- *There are many residents with special housing needs*—Of the 8,849 residents over age 65, 29% live in poverty. Located in the Zone are 52% of the City's emergency shelter beds.
- *The condition of community facilities and infrastructure varies from fair to poor*—Twenty-five percent of all streets are in poor condition, recreation facilities tend to be older and in poor condition and the area is negatively impacted by parking and traffic from commercial and institutional uses.

Foundations for Change

Despite the challenges present in the Zone, there are many organizations and programs that provide a foundation for change. The following represent a sample of these community assets:

- *Neighborhood Development Corporations (NDC)*—EZ neighborhoods are home to the most active non-profit NDCs in the City. These include the Avondale Redevelopment Corporation, Walnut Hills Redevelopment Foundation, Mt. Auburn Good Housing Foundation, Franciscan Home Development, Owning the Realty, ReSTOC, Preserving Affordable Housing and Corryville CDC. These groups have successfully developed hundreds of units of affordable housing for both renters and homeowners. They receive technical assistance and operating support through the NDC Association and the Cincinnati Housing Alliance.
- *Cincinnati Metropolitan Housing Authority*—CMHA has adopted an innovative, market-driven approach to public housing management. This includes removing the

stigma of public housing; removing bureaucratic impediments to accessing programs and services; rent structures and programs that encourage work; and an ambitious development and modernization program. In September 1998 HUD recognized these efforts by awarding CMHA a HOPE VI grant for Lincoln Court, which is adjacent to EZ.

- **NeighborWorks**—National Housing Services of Cincinnati was selected as one of the first organizations in the nation to become a member of the National NeighborWorks Network. The HomeOwnership Center of Cincinnati has been established to provide pre-purchase training and counseling, home purchase and post-purchase resources for home maintenance and repair and homeowner counseling.
- **Cornerstone-Homesource Regional Loan Fund**—The Fund, which is a designated Community Development Financial Institution, was organized in 1986 to provide alternative financing to non-profit organizations developing housing for the very low-income households in greater Cincinnati. Cornerstone-Homesource has attracted socially conscious investments from individuals and churches and has made loans to 28 different non-profit organizations. In September 1998, Cornerstone was awarded a CDFI Technical Assistance Grant to establish a renter equity program.
- **CNAS**—Through the Cincinnati Neighborhood Action Strategy, teams of city employees from core city departments are assigned to work with city neighborhoods. CNAS teams help cut through City bureaucracy to provide “quick fixes” for neighborhood concerns. Activities include neighborhood planning, participation in neighborhood events, dealing with safety issues and removing graffiti, litter and dilapidated buildings.
- **National Historic Treasures**—Within the boundaries of the Zone is a wealth of historic and architecturally significant residential, commercial and civic structures, some dating

back to the mid-1800’s. The Over-the-Rhine neighborhood is one of America’s largest and most cohesive surviving examples of an early, nineteenth century community, and includes historic Findlay Market, a regional attraction.

- **Uptown Collaborative**—In 1990 a task force representing neighborhoods, institutions and businesses worked with the City to prepare a comprehensive development plan for the “Uptown” area of the City. Much of this area is included within the boundaries of the Zone. The institutional members of the ongoing Uptown Collaborative—major universities and hospitals—are making significant capital investment within the Zone, which will provide new development and jobs. They have also provided support for community-based organizations within the Zone.

Directions for Change

The following are the Goals for Housing and Neighborhood Environment developed by the Community Partners Group. These provided a “roadmap” for the development of programs.

1. **Provide quality housing in the Zone to meet the life-cycle needs of all types of households**
2. **Enhance the market competitiveness of the Zone for housing, businesses and services**
3. **Increase opportunities for residents to celebrate the past, present and future of Zone neighborhoods**

Programs for Change

The following programs comprise Cincinnati's Six-Point Program for Housing and Neighborhood Environment:

1. *Asset Building Through Home Ownership*

This program establishes the Home Ownership Center within the Zone. At the Center "case managers" will assist homebuyers and homeowners to obtain credit education and counseling and home maintenance and repair resources and to access to \$142 million over ten years in financial products for home purchase and repair/remodeling. The program also establishes a new Renter Equity program to help renters accumulate assets, and enlists regional realtors/realtists to showcase housing in the Zone.

2. *A Home for Everyone*

This program assures that quality housing is available for low-income residents and persons with special needs. Funders and supportive service providers will work in cooperation with non-profit developers to increase the supply of service-enriched housing for persons with special needs; preserve and upgrade the supply of housing in the HUD portfolio; and revitalize CMHA's public housing stock.

3. *No Place Like Home*

This program will support the development of comprehensive strategic plans by Zone residents that deal with land use, structural conditions, public spaces, transportation systems, zoning and beautification. An outgrowth of these plans will be neighborhood beautification activities, including neighborhood "sweeps" and clean-ups.

4. *Property Clearinghouse*

The Property Clearinghouse, to be housed in the Zone Economic Empowerment Center, will establish a property inventory system to monitor foreclosures and tax sales and identify opportunities to acquire and land

bank tax delinquent and/or abandoned buildings. The Clearinghouse would also provide access to resources as incentives for private purchasers or non-profit developers to rehabilitate properties and put them back into service as economic assets in the Zone. The program will expand the use of the state receivership law to access and rehabilitate properties.

5. *Zone Capital Improvements and Capital Investment*

Through this program \$405 in resources for public and institutional capital projects will be targeted to the Zone over ten years. This includes City of Cincinnati infrastructure and public facilities improvements and major capital projects that will be undertaken by the University of Cincinnati, U.C. Medical Center, Children's Hospital, Hamilton County, the Health Alliance and the Cincinnati Zoo.

6. *Polishing Our Gems*

This program will strengthen the "sense of place" within the Zone through the retention and adaptive reuse of its historic structures. The program will create a gap-financing program to offer assistance to property owners undertaking historic rehabilitation and an expanded Façade Improvement Program. A new Building Stabilization Fund will provide resources to "mothball" structures in a safe condition until restoration and reuse is feasible.

Program Descriptions

1. *Asset-Building Through Home Ownership*

This comprehensive initiative is designed to increase the extremely low home ownership rates in the Zone, and through real estate investment, increase the personal wealth of Zone residents. Because there are so few detached single family units in the Zone, the components of this initiative focus both on traditional home ownership, as well as “ownership” of rental housing. The centerpiece of the program is the establishment a **Home Ownership Center** located within the Zone. Another component of the initiative is the **Pilot Renter/Equity Program**.

The one-stop **Home Ownership Center** will be operated by Cincinnati Neighborhood Housing Services and incorporate the National Reinvestment Corporation’s NeighborWorks program. A pool of \$142 million over ten years from a consortium of six regional banks, the Cincinnati Development Fund and the City of Cincinnati will support innovative financing mechanisms including:

- Standardized and custom loan product offerings by full-service lenders.
- Special financing tools and downpayment assistance funded by the City and foundations.
- Flexible lease-purchase programs developed in conjunction with experienced non-profit housing developers. These will be modeled after Reading-Green and Longworth Square, two successful lease-purchase programs that have been developed by Cincinnati NDCs.

The Home Ownership Center will include several other components to enhance the access of Zone residents to the Center’s services and resources:

- A “case manager” will enable homebuyers and homeowners to obtain credit education and counseling, home maintenance and repair training, and access to all financial products.

- Virtual Home Ownership Center web site and outreach to provide home ownership education and information in homes, schools and other community forums. Training curriculum will be developed on home ownership and real estate investment for use with a variety of audiences.
- A Tool Bank to enable EZ residents to borrow tools needed for home repair.
- The existing Ambassador Program, which enlists and trains Greater Cincinnati realtors and realists to help “sell” Zone neighborhoods to local buyers and households relocating from other areas.
- Focused efforts to identify specific properties for sale in the EZ and market them through a variety of media and forums to Zone and area residents, along with the availability of special Zone financing mechanisms. These activities will be linked with the Community Bridges program and the Community Media and Marketing Center.

A pilot **Renter Equity Program**, to be operated by Cornerstone Homesource Regional Loan Fund, will create a new asset-building option for low-income renter households. As an organized group, residents may borrow up to \$10,000 per unit to buy into ownership of affordable rental housing (through acquisition or restructuring of ownership.) As the group pays back principal on the loan, it may transfer equity to individual households. The value of an individual’s equity is equivalent to the amount from their rent payments that have been used to pay off principal on the group loan. After five years, an individual may choose to resell their equity shares to the resident group. The refinancing of the group loan enables new residents to begin building equity.

A component of the Asset Building Through Home Ownership program will be capacity building for non-profit developers as described in A Home for Everyone. The Asset Building for Home Ownership program will also be linked with the Property Clearinghouse and Polishing Our Gems.

EZ SSBG Goals/Options Achieved

This program helps to achieve SSBG statutory goal (1), achieving and maintaining economic self-support, and program option (4) (C), programs that promote home ownership.

Implementing Partners

The implementing partner for the Home Ownership Center will be Neighborhood Housing Services of Cincinnati. The implementing partner for the Renter-Equity program will be Cornerstone-Homesource Regional Loan Fund.

Timetable for Implementation & Outcomes

The following is the timetable for taking actions and producing outputs and outcomes to address the baseline conditions described at the beginning of this section:

Start-Up Actions:

In order to assure that the program is up and running within six months, the following action steps will be taken:

- Establish the Home Ownership Center site in the Zone.
- Hire and train housing case managers.
- Develop educational materials and identify trainers for homeowner training.
- Develop guidelines and promotional materials for financing programs.
- Establish Virtual Home Ownership Center web site.
- Develop marketing program to showcase EZ properties.
- Identify site for pilot Renter Equity Program and set up legal/administrative mechanism.

Year 1-2 Outputs and Outcomes:

- 300 new homebuyers assisted.
- 50 lease-purchase homes financed.
- 10 households involved in Renter Equity program
- 100 realtors/realtists participate in the Ambassador Program

- 10 Zone residents trained to be realtors/realtists
- 50 community presentations made on home ownership and asset development.

Year 3-10 Outputs and Outcomes:

- 300 new homebuyers assisted through the Center annually.
- 50 lease-purchase homes financed annually.
- 50 households involved in Renter Equity program.
- 500 realtors/realtists participate in the Ambassador Program.
- 20 Zone residents trained to be realtors/realtists.
- 50 community presentations made on home ownership and asset development annually.
- Increase home ownership by 10% over 1990 census base rate

Two-Year Budget

Uses of Funds	
<i>Home Ownership Center:</i>	
Financing Pool (local)	\$30,360,000
Operations and staff (local & EZ)	2,920,000
<i>Pilot Renter Equity Program:</i>	
Program development (local)	35,000
Operating costs (local & EZ)	450,000
Financing pool (local & EZ)	2,200,000
Total	\$35,995,000

Sources of Funds	
Cincinnati EZ Bank Consortium	\$25,000,000
City of Cincinnati	4,360,000
Cincinnati NHS	400,000
Cornerstone-Homesource	1,235,000
Cincinnati Development Fund	2,500,000
EZ/SSBG	2,500,000
Total	\$35,995,000

Partners

Lead:

- Cornerstone-Homesource Regional Loan Fund
- Neighborhood Housing Services of Cincinnati

Others, in alphabetical order:

- Avondale Redevelopment Corporation
- Better Housing League
- Cincinnati Area Board of Realtors
- Cincinnati Development Fund
- Cincinnati Equity Fund
- Cincinnati EZ Bank Consortium
- Cincinnati Home Ownership Partnership
- City of Cincinnati, Department of Neighborhood Services
- Corryville CDC
- Enterprise Foundation
- Franciscan Home Development
- Greater Cincinnati foundations
- Greater Cincinnati Housing Alliance
- J & M Properties
- NDC Association of Cincinnati
- Ohio Department of Development
- People Working Cooperatively
- University of Cincinnati
- Walnut Hills Redevelopment Foundation
- Zone Community Councils

2. A Home for Everyone

This initiative addresses the housing needs of Zone residents with special needs, including those who are homeless, elderly or disabled. In addition it assures that the assisted housing stock within the Zone is upgraded and maintained to provide quality rental housing for very low-income households. The program, which includes a \$72 million loan/grant financing pool over ten years, includes two components: **Continuum of Care Implementation** and **Quality Rental Housing**.

The City of Cincinnati, in collaboration with housing and service providers, will continue the community's **Continuum of Care Implementation**. Identified as a very high priority in the plan is expansion of a range of service-enriched housing options for special needs populations, including persons with severe mental illness, substance abuse, and/or HIV/AIDS; victims of domestic violence; and persons with emotional, cognitive and physical disabilities. The City's Consolidated Plan also identifies the elderly and frail elderly as underserved groups with specialized housing needs. The following actions will be taken to address these needs:

- Develop new transitional and permanent service enriched housing for elderly and disabled households, through partnerships between housing developers and service providers.
- Increase the number of assisted living units in CMHA properties.
- Provide rental assistance for households with disabilities through the Shelter Plus Care program and CMHA Section 8 set-asides.
- Expand services that enable elderly and disabled households to remain in their homes, including home repair and home maintenance assistance through the City-funded Housing Maintenance Services Program and expansion of in-home care services (personal care, housekeeping and meals).
- Enhance the Continuum of Care planning process by undertaking needs assessments for elderly and special needs populations;

improved coordination among local funders and providers and expanded involvement of Zone organizations.

A second component of this initiative, **Quality Rental Housing**, focuses on the preservation and improvement of the Zone's project-based Section 8 and public housing stock. Through the collaborative efforts of key community organizations, resources will be focused on assuring that there is opportunity for low-income households in the Zone to access quality affordable rental housing. This will be accomplished through the following actions:

- The City, through the Property Clearinghouse, will maintain a database on the status and locations of units in the HUD portfolio. This will include computer mapping using the CAGIS system. The City will convene a Clearinghouse Review Group, which will meet regularly to review information from the database and identify opportunities to take appropriate action to protect the subsidized housing stock which is most vulnerable for abandonment or conversion to market rate housing.
- Grant and loan funds will be made available to NDCs and private developers for the purchase and rehab of project-based Section 8 properties in the Zone needing renovation to meet HQS and increase their marketability.
- In cases where an owner chooses not to renew their contract with HUD, CMHA will make available to existing residents tenant-based Section 8 certificates and assistance through the Regional Opportunity Counseling program so that they can successfully find quality rental housing in the private market.
- CMHA will invest a total of approximately \$17,000,000 in capital resources over the next seven years to renovate and preserve the existing public housing stock in the Zone.

An important component of A Home for Everyone is increasing the capacity of non-profit service providers and housing developers to successfully implement programs and projects. Capacity building will be done through the NDC

Association of Cincinnati, the Greater Cincinnati Housing Alliance and other organizations. In addition, the Enterprise Community is completing an assessment of community development systems in Cincinnati and anticipates establishing a partnership with the community, which would bring with it capacity building resources.

A Home for Everyone will be linked with a number of other EZ programs, including the Asset Building for Home Ownership lease-purchase and renter equity components and Polishing our Gems.

EZ SSBG Goals/Options Achieved

This program helps to achieve SSBG statutory goal (2), achieving and maintaining self-sufficiency, and program option (4) (B), providing emergency and transitional housing.

Implementing Partner

The implementing partner for A Home for Everyone will be the City of Cincinnati Department of Neighborhood Services.

Timetable for Implementation & Outcomes

The following is the timetable for taking actions and producing outputs and outcomes to address the baseline conditions described at the beginning of this section:

Start-Up Actions:

In order to assure that the program is up and running within six months, the following action steps will be taken:

- Undertake assessment to further detail housing and service needs of special needs households.
- Implement enhancements of Continuum of Care planning process.
- Establish forum to link community based development organizations with homeless service providers.
- Develop a strategy to market City-funded Housing Maintenance Services to elderly and disabled households.

- Establish public and assisted housing component of the Property Clearinghouse and convene the project-based Section 8 Clearinghouse Review Body.
- Develop criteria for interventions to be taken with regard to expiring Section 8 properties.
- Establish funding pool for purchase and renovation of expiring Section 8 properties.

Year 1-2 Outputs and Outcomes:

- 1,000 low-income elderly or disabled households receive home repair assistance.
- 60 transitional and permanent service-enriched housing units developed.
- 350 disabled households served with Shelter Plus Care/Section 8 set-aside rental assistance.
- 50 assisted living units made available in CMHA properties.
- Renovation of 150 Section 8 units.
- Modernization of 200 public housing units.

Year 3-10 Outputs and Outcomes:

- 4,000 low-income elderly or disabled households receive home repair assistance.
- 240 transitional and permanent service-enriched housing units developed.
- 600 disabled households served with Shelter Plus Care/Section 8 set-aside rental assistance.
- 120 assisted living units made available in CMHA properties.
- Renovation of 600 Section 8 units.
- Preservation of 85% of existing Section 8 units in the Zone as assisted housing.
- Preservation of 95% of CMHA stock in the Zone through modernization or replacement.

Two-Year Budget

Uses of Funds	
<i>Continuum of Care Implementation:</i>	
Program operating costs (local & EZ)	\$ 125,000
CMHA capital costs & services (local)	4,010,000
Project Loans/Grants (local & EZ)	9,500,000
Services (local)	16,000,000
<i>Quality Rental Housing:</i>	
Program operating costs (local & EZ)	125,000
CMHA capital costs & services (local)	2,260,000
Project Loans/Grants (local & EZ)	12,100,000
Total	\$44,120,000

Sources of Funds	
City of Cincinnati	\$6,050,000
CMHA	6,270,000
S+C Service Providers Match	12,800,000
HUD McKinney	5,000,000
Cincinnati EZ Bank Consortium	8,000,000
Cincinnati Development Fund	3,000,000
Other (LIHTC equity, state resources)	2,000,000
EZ SSBG	1,000,000
Total	\$44,120,000

Partners

Lead:

- City of Cincinnati Department of Neighborhood Services

Others, in alphabetical order:

- Avondale Redevelopment Corporation
- Cincinnati Development Fund
- Cincinnati EZ Bank Consortium
- Cincinnati Metropolitan Housing Authority
- Cincinnatians for Affordable Housing
- First Step Home
- Greater Cincinnati foundations
- Greater Cincinnati Homeless Coalition
- Greater Cincinnati Housing Alliance
- HUD

- Legal Aid Society
- NDC Association of Cincinnati
- Ohio Department of Development
- Other developers and providers of housing and supportive services for special needs populations
- Over-the-Rhine Housing Network
- Owners and managers of project-based Section 8 units
- Preserving Affordable Housing
- Talbert House
- The Enterprise Foundation
- Tom Geiger Guest House
- Walnut Hills Redevelopment Foundation
- YWCA
- Zone Community Councils

3. *No Place Like Home*

This initiative enables Zone residents and organizations to take proactive steps to improve the physical environment in their neighborhoods. Included in the initiative are **Comprehensive Strategic Planning** and the **Neighborhood Beautification Program**

Comprehensive Strategic Planning is a community-based planning effort that will fully involve Zone residents. The program will be implemented as part of the Cincinnati City Planning Department's FOCUS Cincinnati Program. The foundation for the planning process will be the community plans that are in existence for most Zone neighborhoods, many of which were developed a number of years ago (see Appendix).

Monthly meetings in the neighborhoods will be used to kick off this strategic planning process. A community visioning/training process will be used through which residents are encouraged to become involved in neighborhood self-determination and to take pride in their neighborhoods. The process will be undertaken in collaboration with the Neighborhood Engagement Training and Assistance program, using the resources of the Xavier University Community Building Institute. Products of the planning process will include:

- GIS mapping and three-dimensional modeling of potential redevelopment areas, with a focus on the commercial and industrial nodes and corridors including the planned light rail stations. This mapping will focus on the assets and resources of the community.
- Plans for land use, transportation systems and parking and zoning.
- Identification of public indoor and outdoor spaces that can become the social centers of the community, including centers for the elderly.

The **Neighborhood Beautification Program** will be implemented by the City of Cincinnati and Keep Cincinnati Beautiful and neighborhood organizations. Based on the Comprehensive

Strategic Plans, the program will deal with litter policing, anti-graffiti, neighborhood entrances, landscaping along major transportation corridors and safe pathways for pedestrians. Neighborhood “sweeps” will be undertaken on a regular basis to improve aesthetics through code enforcement and neighborhood clean ups. Community volunteers will perform the neighborhood sweeps, with assistance and resources from the implementing partners. In collaboration with the Youth Capacity and Resource Building Coalition, Zone youth will be encouraged to become involved in these activities to develop a better awareness of their responsibility as citizens of their community.

Implementing Partners

The implementing partner for No Place Like Home will be the City of Cincinnati City Planning Department FOCUS Cincinnati Program and Keep Cincinnati Beautiful

Timetable for Implementation & Outcomes

The following is the timetable for taking actions and producing outputs and outcomes to address the baseline conditions described at the beginning of this section:

Start-Up Actions:

In order to assure that the program is up and running within six months, the following action steps will be taken:

- Develop a two-year work plan to complete Comprehensive Strategic Planning
- Initiate Strategic Planning process in two neighborhoods
- Develop an action plan and timetable for Neighborhood Sweeps

Year 1-2 Outputs and Outcomes:

- Complete a Comprehensive Strategic Plan for all Zone neighborhoods
- Establish Neighborhood Beautification Program in four neighborhoods
- Complete 9 neighborhood sweeps (1 per neighborhood) a year in Zone.

Year 3-10 Outputs and Outcomes:

- Increase litter enforcement in Zone by 20%
- Perform 18 neighborhood sweeps (2 per neighborhood) a year in zone.
- Establish Neighborhood Beautification Program in nine neighborhoods

Two-Year Budget

Uses of Funds	
Operating Costs (local)	\$ 400,000
Services (local)	840,000
Total	\$1,240,000

Sources of Funds	
City of Cincinnati	\$ 400,000
Keep Cincinnati Beautiful	840,000
Total	\$1,240,000

Partners:

Lead:

- City of Cincinnati City Planning Department
- Keep Cincinnati Beautiful

Others, in alphabetical order:

- A. M. Kinney, Inc.
- GBBN Architects
- Greater Cincinnati foundations
- University of Cincinnati, DAAP
- Uptown Collaborative
- Urban League of Greater Cincinnati
- Xavier University Community Building Institute
- Zone Community Councils, business associations and residents

4. *Property Clearinghouse*

The goal of this program is to enable Zone organizations to have the information necessary to proactively deal with blighting properties and take steps to turn these properties into neighborhood assets. The components of the initiative are the **Property Clearinghouse** and the **Receivership Program**.

The **Property Clearinghouse**, to be housed in the Zone Economic Empowerment Center, will identify targeted “Revitalization Areas,” which include concentrations of vacant or blighted properties that decrease investor confidence in the Zone. These areas will be the focus of code enforcement, environmental clean-up, land assembly and redevelopment efforts. The Clearinghouse will perform the following functions:

- Develop and administer a property inventory system; monitor foreclosures and tax sales; and identify opportunities to land bank properties through the City’s Land Reutilization Program.
- Secure responsible ownership of vacant or blighted properties that are highly visible in the zone
- Provide access to a pool of development financing and tax incentives for redevelopment of properties by community-based development organizations or for-profit developers. Some resources will be available for acquisition through the Property Clearinghouse, but most resources for property development/redevelopment will be accessed through the Asset Building for Home Ownership and A Home for Everyone program components.
- Identify distressed rental properties, which are suitable because of their size, location or other features, for individual or group ownership, including conversion to fewer units and link these with developers or the Pilot Renter Equity Program.

To help achieve the goals of the Clearinghouse, the City will expand the existing **Receivership**

Program. The Abandoned Building Company (ABC) now operates the program as a pilot program in the Over-the-Rhine neighborhood in the Zone. ABC has put together a committee of City staff and community partners to determine which properties are the highest priority to pursue. ABC makes use of state receivership law to acquire buildings that are nuisances to the community and have potential for hazard abatement. The properties are put back into service as productive properties, then transferred to a responsible owner or not for profit to complete rehabilitation. These properties then become viable economic assets in the community. This program would be expanded to include other non-profit program sponsors, who would also be required to provide matching resources.

The Property Clearinghouse will be linked with a number of other EZ programs, including Asset Building Through Home Ownership, A Home for Everyone, No Place Like Home and Polishing Our Gems.

EZ SSBG Goals/Options Achieved

This program helps to achieve SSBG statutory goal (1), achieving and maintaining economic self-support, and program option (4) (A), promoting community development.

Implementing Partners

The implementing partner for the Property Clearinghouse is Zone Economic Empowerment Center and the City of Cincinnati Department of Neighborhood Services.

Timetable for Implementation & Outcomes

The following is the timetable for taking actions and producing outputs and outcomes to address the baseline conditions described at the beginning of this section:

Start-Up Actions:

In order to assure that the program is up and running within six months, the following action steps will be taken:

- Establish property inventory database and monitoring system at Zone Economic Empowerment Center.

- Identify coordinated incentive package for acquiring and redeveloping tax delinquent/dilapidated properties.
- Expand receivership activities to two additional Zone neighborhoods.
- Establish procedure to disseminate information from the Property Clearinghouse to Zone organizations and residents.

Year 1-2 Outputs and Outcomes:

- Acquire 20 tax delinquent properties per year through the Land Reutilization Program.
- Examine 200 properties as candidates for receivership.
- Acquire and clean-up 10 properties through receivership process
- Transfer 10 properties for redevelopment.
- Complete redevelopment of 10 properties.
- Train and hire Zone residents to clean up and renovate properties.

Year 3-10 Outputs and Outcomes:

- Transfer and redevelop at least 20 of tax delinquent Zone properties per year.
- Rehabilitate 30 buildings acquired through receivership annually throughout the Zone.
- Complete development of 30 abandoned/underutilized properties per year throughout the Zone.
- Train and hire Zone residents to clean up and renovate properties.

Two-Year Budget

Uses of Funds	
Operations, Clearinghouse (local)	\$ 975,000
Operations, Receivership (local)	1,000,000
Financing Pool (EZ)	1,000,000
Total	\$ 2,975,000

Sources of Funds	
City of Cincinnati	\$ 740,000
Abandoned Buildings Company	185,000
Legal Aid Society of Cincinnati	50,000
Local match raised by receivership organizations	1,000,000
EZ SSBG	1,000,000
Total	\$ 2,975,000

Partners

Lead:

- Zone Economic Empowerment Center
- City of Cincinnati Department of Neighborhood Services

Others, in alphabetical order:

- Abandoned Buildings Company
- Avondale Redevelopment Corporation
- Cincinnati Metropolitan Housing Authority
- Cornerstone Homesource Regional Loan Fund
- Corryville CDC
- Greater Cincinnati foundations
- Jireh Development Corporation
- Legal Aid Society of Cincinnati
- Port Authority for Brownfield Redevelopment
- Walnut Hills Redevelopment Foundation
- Zone Community Councils and residents

5. Zone Capital Improvements and Capital Investment

This initiative will target significant investment in improvements to public infrastructure and public facilities, as well as major institutional capital investments, to locations within the Zone. The Comprehensive Strategic Planning program and the Uptown Collaborative will serve as the mechanisms for assuring that capital investment addresses the needs of the Zone and is compatible with adjacent neighborhoods.

The program, which will be implemented over the next ten years, includes the following activities:

- The City of Cincinnati has constructed over \$15 million of street improvement projects in the Zone in the last 3 years and will continue its investment through the new 6-Year CIP. The City will provide an estimated \$60.2 million in funds for improvements to streets, sidewalks, retaining walls, storm sewers, sanitary sewers, water facilities, recreation centers, parks, fire and police stations within the Zone. Improvements will be coordinated with the Comprehensive Strategic Planning process.
- Hamilton County will make a \$20 million capital investment in the Zone with the construction of the Corryville Neighborhood Service Center and a parking garage.
- Children's Hospital, University of Cincinnati, Ronald McDonald House, the Cincinnati Zoo and the Health Alliance will invest a total \$330 million in major capital projects in the Zone over ten years.

In addition, feasibility studies are being undertaken for a \$300 million expansion of the Cincinnati Convention Center and for the development of a new \$200 million Greater Cincinnati Arts and Education Center. Both of these projects are located in the Empowerment Zone.

The program will also coordinate with the EZ Rider Connector program to assure that Zone residents and organizations are involved in

planning the capital improvements related to the implementation of the Light Rail System, and with the school facility improvements outlined in the Total School Partnership.

Implementing Partners

The implementing partner for the Zone Capital Improvements and Capital Investments Program will be the City of Cincinnati in collaboration with other governmental and institutional investors.

Timetable for Implementation & Outcomes

The following is the timetable for taking actions and producing outputs and outcomes to address the baseline conditions described at the beginning of this section:

Start-Up Actions:

In order to assure that the program is up and running within six months, the following action steps will be taken:

- Form a Capital Improvements committee to coordinate with implementing partners of other EZ programs.
- Develop an inventory and tracking system for public and institutional capital investment projects.
- Begin implementation of the City's six-year Capital Improvements Plan

Year 1-2 Outputs and Outcomes.

- Complete a CAGIS map showing all proposed public infrastructure expenditures anticipated in the 6-year CIP.
- Begin facilities renovation in seven City recreation centers within the Zone.
- Rehabilitate ten lane miles of Zone streets.
- Reconstruct 8 traffic signals within the Zone.
- Train/hire Zone residents and businesses as workers, contractors or subcontractors.

Year 3-10 Outputs and Outcomes.

- Complete \$10 million of Zone capital improvements in the City 6-year CIP.
- Complete renovation of seven City recreation centers within the Zone.

- Rehabilitate 30 lane miles of Zone streets.
- Replace 12,000 feet of sidewalks in the Zone.
- Document and map all infrastructure in the zone that is in poor condition and make recommendations for required funding.
- Improve 50% of the Zone streets that are in poor condition.
- Evaluate the effectiveness of the previous 6-year CIP and prepare a new CIP.
- Train/hire Zone residents and businesses as workers, contractors or subcontractors.
- Complete institutional capital improvements in the Zone.
- Cincinnati Convention and Visitors Bureau
- Cincinnati Public School District
- Greater Cincinnati Arts & Education Center
- Greater Cincinnati foundations
- Ohio Kentucky Indiana Regional COG
- Uptown Collaborative
- Zone Community Councils and Neighborhood Business Associations

Ten-Year Budget

Uses of Funds	
Capital Improvements	\$410,000,000

Sources of Funds	
City of Cincinnati	\$ 60,200,000
University of Cincinnati	122,000,000
Health Alliance	40,000,000
Children's Hospital Medical Center	128,000,000
Hamilton County	20,000,000
Cincinnati Zoo	35,000,000
Ronald McDonald House Charities	5,500,000
Total	\$410,000,000

Partners

Lead:

- Children's Hospital Medical Center
- Cincinnati Zoo and Botanical Garden
- City of Cincinnati
- Hamilton County
- Health Alliance
- Ronald McDonald House Charities
- University of Cincinnati

Others, in alphabetical order:

6. *Polishing Our Gems*

The initiative will encourage property owners to maintain and restore their historic and older buildings and to find adaptive uses for structures that are vacant or underused. These buildings help to define the basic character of the community. Their retention and rehabilitation will add continuity to the Zone as development proceeds and will foster the goals of other initiatives in the Zone, promoting continued and sustainable growth.

A number of details of program implementation have not been finalized, however, Polishing Our Gems is intended to be coordinated with a variety of existing programs and projects for adaptive reuse/renovation of historic structures in the Zone. These include the renovation of historic Findlay Market; the proposed renovation of the Emery Auditorium; and improvements to the Ensemble Theatre.

The intent of the program, when implemented, would be to help property owners and developers to overcome the regulatory, technical and financial barriers to historic preservation. The program would include three components: **Gap Financing, Façade Improvements** and the **Building Stabilization Fund**. These would augment other existing or proposed development incentives, including those that will be offered through the Zone Economic Empowerment Center, the Home Ownership Center, A Home for Everyone, No Place Like Home and the Property Clearinghouse.

- A new **Gap Financing** program would offer assistance to property owners who can demonstrate that they are unable to rehabilitate and reuse their structures using traditional financing and the incentives already in place. Funds would be used for the costs of historic renovation above and beyond normal rehab costs, and would be used in conjunction with other existing incentives.
- An expanded **Façade Improvements** program would provide owners of eligible commercial structures with architectural and

financial and technical assistance to restore their storefronts and building façades facing public rights-of-way.

- A new **Building Stabilization Fund** would encourage the owner of a vacant building to restore it to a safe condition until it can be reused. Property owners who need assistance in complying with the City of Cincinnati's Vacant Building Maintenance License requirements may be given a loan to restore the basic building components to a safe condition. If the buildings are then reused within a set amount of time (2–5 years), the loans may be forgiven.

EZ SSBG Goals/Options Achieved

This program helps to achieve SSBG statutory goal (1), achieving and maintaining economic self-support, and program option (4) (A), promoting community and economic development.

Implementing Partner

An implementing partner for this initiative has not yet been identified, however, this will be determined prior to EZ designation

Timetable for Implementation & Outcomes

The following is the timetable for taking actions and producing outputs and outcomes to address the baseline conditions described at the beginning of this section:

Start-Up Actions:

In order to assure that the program is up and running within six months, the following action steps will be taken:

- Identify implementing partner
- Develop final program design
- Finalize outputs, outcomes and budget
- Identify other funding sources
- Begin program outreach and marketing

Two-Year Budget

Uses of Funds	
Operations	\$ 265,000
Loan/Grant Funds	850,000
Total	\$ 1,115,000

Sources of Funds	
City of Cincinnati	90,000
Other sources to be determined	650,000
EZ SSBG	375,000
Total	\$ 1,115,000

Partners

Lead during program development phase:

- City of Cincinnati Department of Neighborhood Services

Others, in alphabetical order:

- Cincinnati Equity Fund
- Cincinnati Preservation Association
- Greater Cincinnati foundations
- Historic Conservation Board
- Miami Purchase Preservation Fund
- Neighborhood Development Corporations
- Over-the-Rhine Housing Network
- Zone Community Councils and residents